

Fill in this information to identify the case:

Debtor 1 Natasha R Pratt
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the : Eastern District of Pennsylvania
(State)
Case number 16-18824-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust 2020-NP L1** Court claim no. (if known): 7
Last four digits of any number you use to identify the debtor's account: XXXXXX6236 Date of payment change: 9/1/2020
Must be at least 21 days after date of this notice
New total payment: \$842.21
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?
- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____
- Current escrow payment: \$ 328.08 New escrow payment : \$ 299.60

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?
- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____
- Current interest rate: % New interest rate: %
Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?
- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)
- Reason for change: _____
- Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Natasha R Pratt

Case number (if known) 16-18824-amc

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Melissa Licker Date 7/31/2020
Signature

Print: Melissa Licker Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 732-902-5384 Email Melissa.Licker@mccalla.com

****Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim. However, this Notice of Mortgage Payment Change is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1.**

In Re:
Natasha R Pratt

Bankruptcy Case No.: 16-18824-amc
Chapter: 13
Judge: Ashely M. Chan

CERTIFICATE OF SERVICE

I, Melissa Licker, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Natasha R Pratt
1437 67th Avenue
Philadelphia, PA 19126

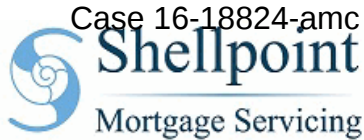
DAVID M. OFFEN *(served via ECF Notification)*
The Curtis Center
601 Walnut Street
Suite 160 West
Philadelphia, PA 19106

SCOTT F. WATERMAN (Chapter 13) *(served via ECF Notification)*
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

United States Trustee *(served via ECF Notification)*
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
AND CORRECT.

Executed on: 8/3/2020 By: /s/Melissa Licker
(date) Melissa Licker
Authorized Agent for Creditor



NATASHA R PRATT
 1437 67th Ave
 Philadelphia PA 19126

Analysis Date: June 30, 2020
 Loan: [REDACTED]
 Property Address:
 1437 67TH AVE
 PHILADELPHIA, PA 19126

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Prior Esc Pmt		Escrow Balance Calculation	
	Contractual	Effective Sep 01, 2020		September 01, 2019		
P & I Pmt:	\$542.61	\$542.61	P & I Pmt:	\$542.61	Due Date:	January 01, 2020
Escrow Pmt:	\$328.08	\$299.60	Escrow Pmt:	\$328.08	Escrow Balance:	\$164.66
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$2,624.64
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:	\$870.69	\$842.21	Total Payment:	\$870.69	Anticipated Escrow Balance:	\$2,789.30

Shortage/Overage Information		Effective Sep 01, 2020
Upcoming Total Annual Bills		\$3,595.14
Required Cushion		\$599.19
Required Starting Balance		\$2,396.73
Escrow Shortage		\$0.00
Surplus		\$392.57

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 599.19.

A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 599.19 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Sept 2019 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Sep 2019	328.08	328.08			Starting Balance	2,624.66	(340.98)
Oct 2019	328.08	333.03			*	2,952.74	(12.90)
Nov 2019	328.08				*	3,280.82	320.13
Dec 2019	328.08	666.06			*	3,608.90	320.13
Dec 2019				1,892.00	* Hazard	3,936.98	986.19
Jan 2020	328.08	293.82	2,159.00		* Hazard	3,936.98	(905.81)
Jan 2020		34.26			* Escrow Only Payment	2,106.06	(611.99)
Feb 2020	328.08	656.16	1,777.98	1,703.14	* City Tax	2,106.06	(577.73)
Mar 2020	328.08				*	656.16	(1,624.71)
Apr 2020	328.08	328.08				984.24	(1,624.71)
May 2020	328.08				*	1,312.32	(1,296.63)
Jun 2020	328.08	328.08			*	1,640.40	(1,296.63)
Jul 2020	328.08				*	1,968.48	(968.55)
Aug 2020	328.08				*	2,296.56	(968.55)
						2,624.64	(968.55)
					Anticipated Transactions	2,624.64	(968.55)
Aug 2020		2,624.64 ^P					1,656.09
	\$3,936.96	\$5,592.21	\$3,936.98	\$3,595.14			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 30, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,789.30	2,396.73
Sep 2020	299.60			3,088.90	2,696.33
Oct 2020	299.60			3,388.50	2,995.93
Nov 2020	299.60			3,688.10	3,295.53
Dec 2020	299.60			3,987.70	3,595.13
Jan 2021	299.60	1,892.00	Hazard	2,395.30	2,002.73
Feb 2021	299.60	1,703.14	City Tax	991.76	599.19
Mar 2021	299.60			1,291.36	898.79
Apr 2021	299.60			1,590.96	1,198.39
May 2021	299.60			1,890.56	1,497.99
Jun 2021	299.60			2,190.16	1,797.59
Jul 2021	299.60			2,489.76	2,097.19
Aug 2021	299.60			2,789.36	2,396.79
	\$3,595.20	\$3,595.14			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,789.30. Your starting balance (escrow balance required) according to this analysis should be \$2,396.73.

We anticipate the total of your coming year bills to be 3,595.14. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$299.60
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$299.60

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.